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**To:** Comments  
**Subject:** RIN # 3064-AD35

I am emailing you in regards to the special assessment banks are being assessed due to the wall street bail out. I think I am a part of a large majority when I say this assessment is outrageous and it will mean lost capital and lower liquidity to not only us but all of the institutions that continue to do things right and remain profitable in a time of recession. Unfortunately, community banks are being asked to pick up the bill for all of the "too big to fail" institutions that took the industry to the brink of collapse. This one time assessment is going to cost us over \$250,000 which equates to over 10% of our net earnings, not to mention the additional money we already pay for FDIC insurance. It is sad we live in a time where the community institutions that are performing well have to pay for the mistakes of the big banks.

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